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ž	3	Unit	red States I	BANKRUP <sup>*</sup>	rc Drocument		Page 1	of 10	V	DEUNTARY	PETITIO	N	
Name of I	Debtor (if indi	vidual, enter La	ast, First, Mid	idle):	ου N/0ο0		Name of	Joint Debte	or (Spouse) (Last, Fi	rst, Middle):			
	Names used b	by the Debtor in	the last 8 year	SW1 ars	$\mathcal{L}^{\perp}$ $\mathcal{L}(X)$	*Zu	All Other	r Names use	ed by the Joint Debt	or in the last	8 years		
(include n	narried, maide	n, and trade na	mes):				(include	married, ma	niden, and trade nam	nes):	•		
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Street Add	dress of Debto	r (No. and Stre	ct, City, and S	State):			Street Ad	dress of Jo	int Debtor (No. and	Street, City, a	and State):		
40	Slock Clarco	5.W	10901 T-1-	Fì				. 11	ia				
					ZIP CODE <i>(006</i> )	\$3	•	<u>  ^ </u>	4		ZIP C	ODE	
		of the Principa	OK_			_	County o	f Residence	or of the Principal	Place of Busi	ness:		
Mailing A	ddress of Deb	tor (if different	from street a	iddress):			Mailing A	Address of J	oint Debtor (if diffe	erent from stre	et address	):	
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Location o	of Principal As	sets of Busines	s Debtor (if d	lifferent fr	om street address ab-	ove):	*						
		ype of Debtor		<del> </del>	Natu	re of	Business		Chapter o	f Bankruptcy	ZIP C v Code Un		:h
		n of Organization of Organization of Organization of Organization of Organization (heck one box.)			(Check one box.)					ition is Filed			
Indiv	· ·	es Joint Debtors			Health Care			, <del>-</del> , .	Chapter 7		Chapter 1		
See I	Exhibit D on p	age 2 of this for	rm.		Single Asse			efined in	Chapter 9 Chapter 11 Chapter 12		Recognition Main Proc	on of a Fe seeding	oreign
☐ Parti	poration (inclu- nership	des LLC and L	LP)		Railroad Stockbroker	,			Chapter 12 Chapter 13		Chapter 1: Recognition	S Petition	for
Othe		not one of the a type of entity be		s, check	☐ Commodity		ter				Nonmain		
*****					Other								
Country of		pter 15 Debtor or of main inter					pt Entity applicable.)	ı		Nature of (Check on			
					Debtor is a t	ax-cx	cempt organi	Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily curied States § 101(8) as "incurred by an business debts.  Revenue Code).					
Each coun	itry in which a	foreign proceed	ding by, regar	rding, or	under title 26	of th	he United St						
agamsi det	otor is pending	ş.			Code (the m	ternai	i Kevende C	ode).	personal, fam	ily, or			
		Filing Fee	(Check one l	box.)					houschold pur Chapter 1	<del></del>			
Full :	Filing Fcc atta		`	,			Check on				111000	101/2170	
3			-4- /- Y	. , , ,			☐ Deb	tor is a sma	ll business debtor as small business debto	or as defined in	i U.S.C. § in 11 U.S.C	101(51D) J. § 101(5	j. HD).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is						Check if:							
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  iling Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Deb insid	_							
					on 4								
	o.B.o.a abbyy	out.on for the or	Jule (i conside	oration. De	ometa i om 35.			applicable					
							☐ A pl	an is being eptances of	filed with this petition the plan were solicite	on. ted prepetition	n from one	or more o	classes
Statistical	/Administrati	ve Information	<u></u>						accordance with 11		δ(b).		
				د الاستاد ما	milantian to	3 <u>.</u> .	P					S SPACE I URT USE O	
	Debtor estima		ny exempt pro		ribution to unsecured xcluded and adminis			oaid, there v	vill be no funds avai	lable for	TREV		UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILL
Estimated ]	Number of Cre	editors			П		· · · · · · · · · · · · · · · · · · ·	<u> </u>	r	r	77	<u></u>	H S S S
□ 1-49 .	50-99	100-199	200-999	1,000-	L.J 5,001-		,001-	□ 25,001-	□ 50,001-	∐ Over	518	M	PAR H
				5,000	10,000	25	5,000	50,000	100,000	100,000	15	<b> </b>	AB S
Estimated A	Assets					Е	<del></del> _					12 2015	台종
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001	\$1,000,0	001 \$10,000,001	\$5	0,000,001	\$100,000,	001 \$500,000,00	More tha		015	유물
120,000		\$300,000	to \$1 million	to \$10 million	to \$50 million		\$100 íllion	to \$500 million	to \$1 billion	\$1 billio	8		ILLINOIS CY CO
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Estimated I  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,0 to \$10	001 \$10,000,001 to \$50		] 0,000,001 \$100	\$100,000, to \$500	001 \$500,000,00 to \$1 billion	I More that	in,	<b>&gt;</b>	a A

		Case)15-00799 Doc 1 Filed 01/12/15	Entered 01/12/15 14:51:10	Desc Main Page 2		
Volun (This p	tary Petit	be completed and filed in every case.)	Page 2001-110 M	Dellallo		
Locati Where		All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sheet Case Number:	t.) Date Filed:		
Locati Where	on Filed:		Case Number:	Date Filed:		
Name	of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a			
Distric		NA		Date Filed:		
Distric	, t.		Relationship:	Judge:		
10Q) v	complete with the So Securities	t B tor is an individual ly consumer debts.) c foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 plained the relief available under each livered to the debtor the notice required				
	Exhibit A	is attached and made a part of this petition.	X			
			Signature of Attorney for Debtor(s) (	Date)		
		Exhibown or have possession of any property that poses or is alleged to pose a exhibit C is attached and made a part of this petition.		blic health or safety?		
If this i	Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.					
,	Information Regarding the Debtor - Venue  (Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
×	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
	(Name of landlord that obtained judgment)					
			(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
		Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

In re Jasmine	M. DelValle	Case No	
Debtor	•	(i	f known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

3. I certify that I requested credit counseling services from an approved agency but

Page 2

was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Jan 12, 2015

 $\underset{B\ 201B\ (Form\ 201B)\ (12/09)}{\text{Case}} 15\text{-}00799$ Doc 1 Filed 01/12/15 Entered 01/12/15 14:51:10

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Desc Main

# UNITED STATES BANKRUPTCY COURT

In re Jasmine Dolvale Debtor	Case No
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
	7] Bankruptcy Petition Preparer ne debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	of the Debtor ead the attached notice, as required by § 342(b) of the Bankruptcy  X Signature of Debtor  X Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
Jasmine M. Delvalle	)	
or or the printer	)	Case No.
Debtor (s)	)	0450110.
	)	Chapter
	)	フ
	)	/

### List of Creditors

Charter one Bank- 600 West. 37th ST Chicago FL. 6069	Comcast - 721 E. 1/2th st Chicago FL, 60628
Auto were house - 3632 N. CiceroAVA Chicago FL	People Gas
Sprint - 180 N. Lasalle St Chicago IL	Com Ed
J	AT&T- 205 West Monroe St. Chicago IL,
T-Mobile - POBOX 53410 Bellevue, NA 98015-3410	TCF Bank- 1224 South WabashAle ChicagoIL,60605

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Department of Revenue	
city of Chicago IL	
Department of Trustee	
PLS Loan Store- 57099 177 West Cake ST, chicago FC	